<center>REMARKS</center>

The present application has been reviewed in light of the Office Action dated March 23, 2009. Claims 1-7, 14, 15, and 19-22 are presented for examination, of which Claims 1, 5, 14, 15, 19, and 21 are in independent form. Claim 16 has been canceled, without prejudice or disclaimer of the subject matter presented therein. Claims 1, 3-5, 7, 14, 15, 19, and 21 have been amended to define aspects of Applicants' invention more clearly. Support for the changes to the Claims may be found in paragraph [0038] of the specification as originally filed. Favorable reconsideration is requested.

The Office Action states that Claims 1-7, 14-16, and 19-22 are rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,781,724 (*Nevarez et al.*) in view of U.S. Patent No. 5,950,195 (*Stockwell et al.*). Cancellation of Claim 16 renders its rejection moot. For at least the reasons presented below, Applicants submit that independent Claims 1, 5, 14, 15, 19, and 21, together with the claims dependent therefrom, are patentably distinct from the cited references.

Notable features of amended Claim 1 include "receiving, from a user . . . , a selection of a first method of authentication, from a plurality of methods of authentication presented by a restricted services provider, to be required for access to a first restricted service . . . , the first restricted service being associated with an account of the user," "receiving, from the user . . . , a selection of a second method of authentication, from the plurality of methods of authentication, to be required for access to a second restricted service . . . , the second restricted service being associated with the account of the user," "granting . . . access to the first restricted service upon receiving predetermined input associated with the first method of authentication," and "granting . . . access to the second restricted service upon receiving

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predetermined input associated with the second method of authentication." (Emphasis added.)
By virtue of these features, a user may select distinct methods of authentication to be required for
access to distinct restricted services provided by a common restricted service provider. For
example, one particular restricted service, such as access to account balance information, may be
configured to require a username and password, while another restricted service, such as a funds
transfer service, is configured to require a smart card and PIN.[1]

   Nevarez et al., as best understood by Applicants, relates to a system and a method
for integrating additional functionality into a login system. A login extension is registered so as
to receive notification of an event generated by the login system. The login extension provides
additional functionality and responds to the received notification. In contrast to "receiving, from
a user . . . , <u>a selection of a . . . method of authentication, from a plurality of methods of</u>
<u>authentication presented by a restricted services provider, to be required for access to</u>
<u>a . . . restricted service</u> . . . , the . . . restricted service being associated with an account of the
user," *Nevarez et al.* teaches that users create their own <u>custom</u> login extensions and integrate
them into a predefined software login process. *See, e.g., Nevarez et al.*, col. 2, line 57, to col. 3,
line 7.

   Nothing has been found in *Nevarez et al.* that is believed to teach, suggest, or
otherwise result in "receiving, from a user . . . , a selection of a first method of authentication,
from a plurality of methods of authentication presented by a restricted services provider, to be
required for access to a first restricted service . . . , the first restricted service being associated
with an account of the user," and "receiving, from the user . . . , a selection of a second method of
authentication, from the plurality of methods of authentication, to be required for access to a

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[1] The example(s) provided herein are intended to be illustrative and are not to be construed to limit the scope of the

second restricted service . . . , the second restricted service being associated with the account of the user," much less "granting . . . access to the first restricted service upon receiving predetermined input associated with the first method of authentication," and "granting . . . access to the second restricted service upon receiving predetermined input associated with the second method of authentication," as recited in Claim 1.

A review of *Stockwell et al.* has failed to reveal anything that, in Applicants' opinion, would cure the deficiencies of *Nevarez et al.*, as applied against Claim 1. *Stockwell et al.*, as best understood by Applicants, relates to a generalized security policy management system and method. *Stockwell et al.* teaches that if authentication is demanded, an agent can present a menu of authentication method choices to the user. *See Stockwell et al.*, col. 8, lines 10 to 13. *Stockwell et al.*, however, is not understood to disclose or suggest "receiving, from a user . . . , a selection of a first method of authentication, from a plurality of methods of authentication presented by a restricted services provider, to be required for access to a first restricted service . . . ," as recited in Claim 1. Indeed, in *Stockwell et al.*, when a user chooses one of the presented authentication method choices, that authentication method will suffice for access, but it is not required; the user is still free to obtain access using another one of the authentication methods on the menu.

Nothing has been found in *Stockwell et al.* that is believed to teach, suggest, or otherwise result in the "receiving . . . ," "receiving . . . ," "granting . . . ," and "granting . . . ," features discussed above in connection with Claim 1.

Accordingly, in view of the above, Applicants submit that Claim 1 is patentable over the cited references, whether considered individually or in any permissible combination.

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claims.

Therefore, withdrawal of the rejection under 35 U.S.C. § 103(a) is respectfully requested.

Independent Claims 5, 14, 15, 19, and 21 include features similar to those discussed above in connection with Claim 1, and are believed to be patentable for at least the reasons discussed above. Additionally, the other rejected claims in the present application depend from one or another of Claims 1, 5, 19, and 21, and therefore are submitted to be patentable for at least the same reasons. Because each dependent claim also is deemed to define an additional aspect of the invention, however, individual reconsideration of the patentability of each claim on its own merits is respectfully requested.

In view of the foregoing amendments and remarks, Applicants respectfully request favorable reconsideration and an early passage to issue of the present application.

Applicants' undersigned attorney may be reached in our New York Office by telephone at (212) 218-2100. All correspondence should continue to be directed to our address listed below.

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